STATE OF NEW HAMPSHIRE PLAN MANAGEMENT CONSULTANTS for PLAN YEAR 2021

REQUEST FOR PROPOSALS

INTRODUCTION

The New Hampshire Insurance Department ("NHID") is requesting proposals for a contractor to provide plan management assistance to the NHID, in connection with Health Carriers and Dental Insurers filings for small group and individual product offerings on and off the federally-facilitated Health Insurance Marketplace (FFM) in New Hampshire

The NHID seeks technical assistance related to the ongoing plan management partnership operations through calendar year 2020 for the review of the 2021 Qualified Health Plans (QHPs). In addition, the contractor will be expected to assist with increasing NHID capacity, to the extent needed, as the NHID continues its transition to performing most plan management functions through in-house staff.

Pending Governor and Executive Council approval, it is anticipated the services under this contract will begin in late January 2020 and extend through December 31, 2020.

GENERAL INFORMATION/INSTRUCTIONS

With its plan management experience, the contractor will provide technical assistance to the NHID in support of the certification and NHID approval processes of the 2021 issuers with focus on QHPs as described under the federal Patient Protection and Affordable Care Act (ACA), in conjunction with the federal Centers for Medicare and Medicaid Services (CMS). The NHID is seeking proposals from individual contractors or firms with a desire to provide services as described below. The NHID expects the majority of the project worked to be performed off-site but reserves the right to request an on-site meetings.

Electronic proposals will be received until 4 pm local time, on January 3, 2020, at the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire, 03301. Emails should be sent to <u>alain.couture@ins.nh.gov</u> and include in the subject line: "Plan Management Consultant Services for Plan Year 2021."

Proposals should be prepared simply and economically, providing a straightforward, concise description of bidder capabilities that satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of content.

A successful proposal must include all of the objectives outlined in this RFP including a detailed timeline. Also, please see the attached Submission Check-Off list.

SERVICES REQUESTED

The contractor is expected to support the NHID in its review and regulation of the 2021 QHPs, consistent with the plan management function performed by the NHID in conjunction with New Hampshire's partnership marketplace. The contractor(s) will work with the NHID's Life and Health Division and Consumer Services Division to support certification and regulation of QHPs by providing technical assistance. In doing so, the contractor will assist the NHID with an increased capacity for achieving the milestones required of a plan management partnership Marketplace and assuring compliance with established federal and state laws and regulations.

The Contractor shall assist the NHID in performing the following functions or tasks:

- 1. Monitoring CMS issuance of new federal regulations and guidance documents related to QHPs and FFM operations, and promptly creating summaries for NHID use;
- 2. Assisting with the preparation and review of QHP-related bulletins including the NHID's annual bulletin outlining QHP filing requirements, consistent with CMS guidance and the annual CMS Notice of Benefit and Payment Parameters and annual CMS Letter to Issuers in the FFM;
- 3. Assisting with the preparation and review of QHP-related materials to be presented to carriers at an annual NHID Kickoff webinar. Providing technical assistance to support NHID staff in responding to carrier inquiries, including participation in Carrier QHP Kickoff and assistance in preparing for Weekly Meetings with carriers;
- 4. Creating a plan compare document showing all individual and small group plans offered via the FFM:
- 5. Preparing a premium rate analysis for NHID use in an annual press release;
- 6. Providing training and guidance to NHID staff on an ongoing basis throughout the term of the contract, to support continued regulatory compliance and the development of inhouse capacity in connection with all plan management functions.

BACKGROUND INFORMATION

The NHID's Life and Health Division bears primary operational responsibility for the plan management function and will work most closely with the contractor providing these services. The NHID currently accepts rate and file forms using the SERFF system, an essential tool of the NHID.

The 2021 NH Marketplace is projected to offer plans underwritten by 3 carriers in the individual health market, 1 carriers for small businesses, 2 dental carriers and 1 small group carriers offering coverage exclusively outside of the Marketplace.

For additional information on the number of carriers and plans offered in the NH Marketplace for Calendar Years 2014 thru 2019 as well as key dates for 2019 Marketplace Plan Review, please review the 2019 NHID Public Information Release Marketplace Issuer Networks document available on the NHID website at: https://www.nh.gov/insurance/lah/documents/nhid-na-pres.pdf

The NHID periodically issues bulletins on subjects relating to QHP review. In particular, it may be helpful to review Bulletin INS-19-004-AB available on the NHID website at: https://www.nh.gov/insurance/media/bulletins/2019/documents/2020nh_issuer_bulletin.pdf

Also, an index of bulletins issued by NH is available at: https://www.nh.gov/insurance/media/bulletins/index.htm

EVALUATION OF BID PROPOSALS

Total Contract Price shall not exceed \$70,000.

Evaluation of the submitted proposals will be accomplished as follows:

(A) <u>General.</u> An evaluation team will judge the potential contractor capabilities and appropriateness for the services to the NHID.

Officials responsible for the selection of a contractor shall ensure that the selection process accords equal opportunity and appropriate consideration to all who are capable of meeting the specifications.

Failure of the applicant to provide in its proposal all information requested in this request for proposals may result in disqualification of the proposal.

- (B) <u>Specific</u>. A comparative scoring process will measure the degree to which each proposal meets the following criteria:
 - (1) Specific skills needed for completing the following tasks:
 - At least five years of experience in the area of insurance regulatory compliance and/or examination, including at least one year of experience relating to the review of QHPs, and the operation of the FFM;
 - b) High technical skill for review and analysis of health plans and/or high technical skill for examination of network adequacy requirements;
 - c) Knowledge of NH accident and health RSAs and rules;
 - d) Ability to maintain productivity standards and quality standards set by NHID;
 - e) Ability to make decisions based on relevant facts, findings, federal and state laws, regulations and bulletins.
 - f) Ability to meet timelines and coordinate effectively with NHID staff;

- g) Ability to assess current workflows, tools and standards of health plan management; and the ability to identify the need for new workflows, tools and standards with the capacity to incorporate changes into current structure;
- h) Experience in training and educating of staff; and
- i) Proven written and oral communication skills.

40 percent

(2) General qualifications and related experience of the contractor:

Knowledge of health insurance regulations, plan management review, CMS QHPs Templates and Tools, New Hampshire insurance laws, the ACA, and health insurance benefit designs. Knowledge or experience with the National Association of Insurance Commissioners' System for Electronic Rate and Form Filing (SERFF) system is essential. Good communication skills and a demonstrated ability to work with both industry and regulatory personnel to achieve appropriate and adequate insurance industry regulation in New Hampshire. Industry experience required. The proposal must include a summary of experience, including current curriculum vitae.

35 percent

(3) Derivation of cost for the Contractor time:

The proposal must include the hourly or daily rate for each person working on the project, an estimate of the amount of time each person might be expected to expend on the project, and the number of days, if any, each person is expected be in attendance at the NHID during critical implementation dates. The proposal shall also specify for what time period each person will be available to the NHID, including the start date and end date in relation to the project timeline.

Amounts for any material expenses related to performing the work (e.g. specialized computer hardware or software) and any expected out-of-pocket or travel expenses must be included within this not-to-exceed budget. No additional payments or benefits, other than payment for services included in the proposal consistent with this RFP, shall be provided by the NHID under the contract.

The review committee will evaluate proposals based on the value of the contracted staff assigned, their expected efficiency levels, and the not-to-exceed limit, as that amount will be used in the state contract with the Contractor. The response required pursuant to this part shall be sufficiently detailed to create a general expectation of the staff and the contractor's ability to complete the project within the proposal's anticipated costs and specific timeline.

25 percent

(C) <u>Conflict of Interest</u>. The applicant shall disclose any actual or potential conflicts of interest.

(D) Other Information.

The New Hampshire Insurance Department will accept written questions related to this RFP from prospective bidders with the deadline being December 19, 2019 at noon. Questions should be directed to Alain Couture via email at alain.couture@ins.nh.gov. Please include in the subject line: "Plan Management Consultant Services RFP for Plan Year 2021."

A consolidated written response to all questions will be posted on the New Hampshire Insurance Department's website: www.nh.gov/insurance, on or about December 20, 2019.

Potential contractors may be interviewed by the evaluation team of the NHID.

The successful bidder or bidders will be required to execute a state of New Hampshire Contract. A form P-37 contains the general conditions as required by state of New Hampshire purchasing policies and the Department of Administrative Services. Although this standard contract can be modified slightly by mutual agreement between the successful bidder and the New Hampshire Insurance Department, all bidders are expected to accept the terms as presented in this RFP. Any required modifications to the P-37 must be explicitly stated in the proposal. The contract award will be contingent on the availability of necessary funds.

All proposals will be publicly opened at the above stated date and time. <u>Proposals</u> received after the above date and time will not be considered. The state reserves the right to reject any or all proposals in part or in total.

The selection of the winning proposal is anticipated on or about January 8, 2020 and the NHID plans to seek Governor and Council approval of the contract in late January or early February 2020. NHID will need to obtain all necessary documentation for the state contract approval from the winning bidder in an expedient manner in order to meet the contract closing date.

Bidders should be aware that New Hampshire's transparency law, RSA 9-F, requires that state contracts entered into as a result of requests for proposal such as this be accessible to the public online. Caution should be used when submitting a response so that trade secrets, social security numbers, home addresses and other personal information are not included.

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SUBMISSION CHECK-OFF LIST

A successful proposal will include:

 name and contact information of the person(s) we should contact should we have questions 		
•	a	narrative addressing all of the objectives outlined in this RFP
•	a	detailed timeline for the plan management project full term of the project
• _	c	learly labeled "Not-to-Exceed" limit amount that does not exceed \$70,000
 name and role of every person working on the project to include a summary of experience and the individual's curriculum vitae. 		
•derivation of cost for the Contractor including :		
	0	hourly or daily rate for each person working on the project
	0	an estimate of the amount of time each person might be expected to expend on the project
	0	the number of days, if any, each person is expected to be in attendance at the NHID during critical implementation dates
	0	what period each person will be available to NHID, including start date and end date in relation to the project timeline